

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KELLY PACHECO  
ANDY PACHECO  
Debtor(s)

Case No. 17-17331

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/06/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/18/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST FINANCIAL INVESTMENT FUND	Unsecured	233.00	NA	NA	0.00	0.00
AMERICAN FIRST FINANCE	Unsecured	645.00	NA	NA	0.00	0.00
AMERICAN FIRST FINANCE	Secured	500.00	NA	NA	0.00	0.00
AMERICAN FIRST FINANCE	Unsecured	300.00	553.36	553.36	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	2,346.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	1,856.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	1,106.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	679.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	1,958.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	268.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,785.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	540.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	605.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	1,000.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	800.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	5,500.00	6,151.00	6,151.00	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	872.17	872.17	0.00	0.00
COMMUNITY FIRST HEALTHCARE O	Unsecured	100.00	NA	NA	0.00	0.00
Convergent Outsourcing	Unsecured	132.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	1,154.00	1,496.00	1,496.00	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	207.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	135.00	NA	NA	0.00	0.00
ELMHURST HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	386.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	27.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	53.00	NA	NA	0.00	0.00
KAY JEWELERS	Unsecured	330.00	NA	NA	0.00	0.00
LASALLE BANK	Unsecured	500.00	NA	NA	0.00	0.00
MARY MONACO DO	Unsecured	5,008.00	4,443.00	4,443.00	0.00	0.00
MBB	Unsecured	696.00	NA	NA	0.00	0.00
MBB	Unsecured	436.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MBB	Unsecured	67.00	NA	NA	0.00	0.00
MBB	Unsecured	65.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	489.00	NA	NA	0.00	0.00
MEDICREDIT INC	Unsecured	377.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	51.00	NA	NA	0.00	0.00
MIRAMEDRG	Unsecured	3,206.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	50.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	150.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	150.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	105.00	NA	NA	0.00	0.00
OAC	Unsecured	147.00	NA	NA	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	30,193.97	30,193.97	0.00	0.00
PROGRESSIVE LEASING	Unsecured	1,000.00	NA	300.14	0.00	0.00
PROGRESSIVE LEASING	Secured	500.00	800.14	500.00	0.00	0.00
QUANTUM3 GROUP LLC	Secured	500.00	1,027.92	1,027.92	0.00	0.00
SANTANDER CONSUMER USA	Secured	15,025.00	28,613.89	28,069.00	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	13,044.00	NA	544.89	0.00	0.00
SPRINT NEXTEL	Unsecured	700.00	NA	NA	0.00	0.00
STATE FARM	Unsecured	9,400.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	500.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	24,311.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	2,596.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	2,470.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	2,283.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,281.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$28,069.00	\$0.00	\$0.00
All Other Secured	\$1,527.92	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$29,596.92</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$44,554.53</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$0.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/18/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.